

Rec'd for Record March 9 1983 At 10<sup>19</sup> O'clk AM Same Day Recorded & Ex'd per Charles C. Keller, Clerk

THIS DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEE made this 4th day of March, 1983, by FREDERICKTOWN BANK & TRUST COMPANY, a body corporate of the State of Maryland (hereinafter called Lender).

WITNESSETH:

WHEREAS, a Deed of Trust dated the 29th day of October, 1979, from Edward F. Rose and Catherine E. Rose, his wife, (hereinafter called Grantor), unto Lender, recorded in Liber 1099, folio 299, among the Land Records of Frederick County, Maryland, was given to secure a loan evidenced by a "Note" in the original principal sum of Thirty-Nine Thousand and no/100 Dollars (\$39,000.00); and,

WHEREAS, the foregoing Deed of Trust names Robert E. Gearinger and C. Monroe Keeney (hereinafter called Trustees) as Trustees; and,

WHEREAS, said Deed of Trust executed by the Grantors and recorded aforesaid, gives the holder of the Note the irrevocable power to appoint Substitute Trustees; and

WHEREAS, Fredericktown Bank & Trust Company is the present owner and holder of the Note secured by said Deed of Trust and desires to appoint and substitute Seymour B. Stern as the Substituted Trustee for the purpose of foreclosure thereof.

NOW, THEREFORE, in consideration of the above recited premises and other good and valuable considerations, Lender, pursuant to the provisions of said Deed of Trust executed by Grantors to Robert E. Gearinger and C. Monroe Keeney as Trustees and dated as aforesaid and as present owner and holder of such Deed of Trust Note secured thereby and as beneficiary under said Deed of Trust does hereby appoint Seymour B. Stern, as